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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Gardi, et al.

Serial No. **09/893,597**

Filed: **June 29, 2001**

For: **ELECTRONIC DEBIT MARKETING**

Examiner: **R. Weisberger**

Art Unit: **3624**

**SUBSTITUTE POWER OF ATTORNEY
AND CHANGE OF CORRESPONDENCE ADDRESS**

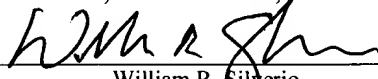
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The assignee of record hereby **REVOKES** any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby **APPOINTS** the practitioners associated with **Customer No. 29052**, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on August 5, 2005.


William R. Silverio

U.S.S.N.: 09/893,597

Filed: June 29, 2001

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

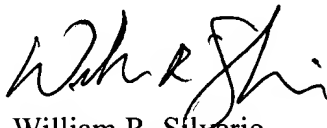
It is requested that future Patent and Trademark Office correspondence in this case be directed to:

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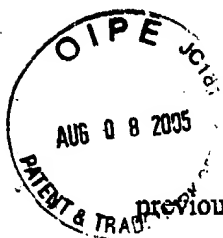
Further, please change the attorney docketing number for this case to **23952-0143**.

Respectfully submitted,


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Attorney Docket No.: **23952-0143**



The undersigned assignee of record hereby **REVOKES** any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby **APPOINTS** the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. No. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

Serial No.	Title
08/994,047	Electronic Bill Payment System with Merchant Identification
09/515,495	Electronic Bill Presentment and Payment Exchange
09/734,694	Dynamic Biller List Generation
09/749,596	Technique for Electronic Funds Escrow
09/749,597	Technique of Registration for and Direction of Electronic Payments in Real-Time
09/798,895	Electronic Billing with Required Viewing of Supplemental Information
09/820,803	Multiple Mode Registration and Payment Processing
09/849,978	Technique for Debit and Credit Triggering
09/849,979	Electronic Greeting Card with Gift Payment
09/867,589	Electronic Bill and Non-Bill Information Presentation
09/892,897	Inter-Network Financial Service
09/893,596	System and Method for Multiple Account Single Security Trading
09/893,597	Electronic Direct Marketing
09/984,568	Inter-Network Electronic Billing
10/043,247	Remittance Payment Processing with Account Scheming and/or Validation

10/109,037	System and Method to Provide Interoperable Service Across Multiple Clients
10/133,649	Technique for Transaction Reconciliation
10/205,614	Technique for Self-Enrollment in an Electronic Commerce Service
10/206,239	Technique for Account Authentication
10/234,533	Payment Processing with Selective Crediting
10/284,443	Verification of a Financial Instrument Using a Random Number of Transactions
10/284,448	Verification of a Financial Instrument Allowing Rules-Based Pre-Acceptance Use of the Financial Instrument
10/284,449	Verifying a Financial Instrument Using a Customer Requested Transaction
10/284,462	System and Method for Verifying a Financial Instrument Using a Preferred Single Value
10/285,662	Technique for Presenting Matched Billers to a Consumer
10/285,663	Technique for Making Payment for a Non-Subscriber Payor
10/285,664	Identity Protection Technique in Matching Consumers with Electronic Billers
10/285,666	Selective Noticing of Availability of an Electronic Bill Based on Service Provider Data
10/285,667	Easy Establishment of Biller or Payees of a Payor
10/285,669	Selective Noticing of Availability of an Electronic Bill
10/285,691	Technique for Customizing Electronic Commerce User
10/285,706	Matching Consumers with Billers Having Bills Available for Electronic Presentment
10/285,707	Easy User Activation of Electronic Commerce Services
10/285,708	Distributed Matching of Consumers with Billers Having Bills Available for Electronic Presentment
10/285,709	Identifying Candidate Billers or Payees of a Payor
10/355,246	Technique for Correcting Payor Supplied Information Associated with Payees
10/372,648	Wash Sale Violation Avoidance in Transacting Multi-Style Managed Client Investment Account
10/372,649	Dynamic Overlay Model for Managing Multiple Multi-Style Managed Client Investment Accounts for Multiple Investors
10/372,651	Swapping Securities in Multi-Style Managed Client Investment Accounts
10/372,707	Portfolio Management System Architecture for Multi-Style Managed Client Investment Accounts
10/397,834	Technique for Identifying Probable Billers of a Consumer

10/397,836	Reduced Communication Technique for Matching Electronic Billers and Consumers
10/400,081	Technique for Identifying Probable Payees of a Consumer
10/443,864	Payment Remittance Processing When Account Scheming Fails
10/443,865	Payment Remittance Processing When Remittance Center Identification Fails
10/602,688	Dual Mode Electronic Bill Availability Noticing and Payment
10/608,562	Technique for Calculating Payee Specific Time to Payment Completion
10/698,363	Electronic Coupon Identification
10/698,485	Electronic Coupon Redemption
11/139,523	Multi-Factor Algorithm for Facilitating Electronic Payments to Payees
11/139,627	Notification of the Availability of Electronic Bills
11/146,015	Automated Actions Based on Restrictions

Laura E BinionDate: 8/2/05

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